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## UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

		BKY No. 09-47844
In re:		AFFIDAVIT OF  Donna Jo Spangle
Donna Jo Spangler,		
Debtor.		
STATE OF MINNESOTA	)	
	) ss	
COUNTY OF HENNEPIN	)	

Donna Jo Spangler being duly sworn upon oath states and alleges as follows:

- I am the debtor in the above entitled matter and my address is 1100 W 82<sup>nd</sup> St. Bloomington, MN 55420-2140.
- 2. I am a disabled Veteran of the Armed Services of the United States.
- 3. On or about April 12, 2006, I purchased a 2006 H3 Hummer (vehicle) for \$36,863.52.
- 4. In August 2008, being unemployed, I entered into a secured loan agreement with Wisconsin Auto Title Loans, Inc, (Wisconsin Title) 1407 Coulee Road, Hudson, WI 54056 for the amount of \$5,010.50 at an annual percentage rate of 150%.

- 5. I was unable to pay off the loan and so my brother, Todd A. Spangler, assisted me in making the payments until the loan was paid off on March 17, 2009.
- 6. During this time my brother, Todd A. Spangler, was also helping me make my mortgage payments on my homestead.
- 7. The total amount of encumbrance owing to my brother Todd A. Spangler on the vehicle is \$5,648.82.
- 8. The total loaned to me by my brother for house and car payments was \$19,000.00.
- 9. I am not certain about the value of the vehicle at the time of the filing of my Bankruptcy petition, and I believe the vehicle should be appraised.
- 10. I did not receive the release of the lien from Wisconsin Title until late September 2009, and because of that, Todd's lien interest was not filed until October 2009.

Further your affiant sayeth not but makes this affidavit in opposition to the trustee's motion.

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Subscribed and

Sworn to before me this 11<sup>th</sup> day of June, 2010

Janua a clara

Notary Public

